Company Tracking Number: R630030FAC 0710

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Health Insurance

Project Name/Number: OFAC Trade or Economic Sanctions Limitation/R630030FAC 0710

### Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Health Insurance SERFF Tr Num: CMNY-126722379 State: Arkansas
TOI: H21 Health - Other SERFF Status: Closed-Approved- State Tr Num: 46211

Closed

Sub-TOI: H21.000 Health - Other Co Tr Num: R63003OFAC 0710 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Rosalind Minor
Author: Andrew Mead Disposition Date: 08/04/2010

Author: Andrew Mead Disposition Date: 08/04/2010

Date Submitted: 07/14/2010 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

### **General Information**

Project Name: OFAC Trade or Economic Sanctions Limitation Status of Filing in Domicile: Not Filed

Project Number: R63003OFAC 0710 Date Approved in Domicile: Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: Group Market Size: Small and Large

Overall Rate Impact: Group Market Type: Blanket

Filing Status Changed: 08/04/2010 Explanation for Other Group Market Type:

State Status Changed: 08/04/2010

Deemer Date: Created By: Andrew Mead

Submitted By: Andrew Mead Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

Filing Description:

We enclose, for filing, the group insurance form listed below. This is a new form and is not intended to replace any previously filed form. The variable material in this form has been indicated by brackets.

Form Number Description

R63003OFAC 0710 Trade or Economic Sanctions Limitation Rider

This rider is intended to comply with the Office of Foreign Assets Control (OFAC) requirements. OFAC, an office of the

Company Tracking Number: R630030FAC 0710

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Health Insurance

Project Name/Number: OFAC Trade or Economic Sanctions Limitation/R630030FAC 0710

United States Treasury Department, administers and oversees a series of laws that impose economic sanctions against certain entities and individuals in order to further U.S. foreign policy and security goals against targeted foreign countries and regimes, terrorists, narcotics traffickers and those engaged in activities related to weapons of mass destruction.

OFAC maintains a List of Specifically Designated Nationals and Blocked Persons (SDN) with whom and with which we are prohibited from transacting business. Violations of OFAC occur when an insurance carrier binds policies or pays claims or otherwise facilitates transactions with individuals or entities on the prohibited list. Therefore, Combined Insurance Company of America, in an effort to comply with OFAC regulations, excludes coverage for these individuals or entities.

## **Company and Contact**

#### **Filing Contact Information**

Andrew Mead, Director, Compliance andrew.mead@combined.com

200 Schultz Drive 732-945-2320 [Phone] Suite 403 732-945-2301 [FAX]

Red Bank, NJ 07701

### **Filing Company Information**

Combined Insurance Company of America CoCode: 62146 State of Domicile: Illinois

200 Schultz Drive Group Code: 626 Company Type:
Suite 403 Group Name: State ID Number:

Red Bank, NJ 07701 FEIN Number: 36-2136262

(732) 945-2300 ext. [Phone]

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## Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes

Fee Explanation: Home state, Illinois, charges a fee of \$50. per form, one form submitted, so fee is \$50.00.

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Combined Insurance Company of America \$50.00 07/14/2010 37966670

Company Tracking Number: R630030FAC 0710

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Health Insurance

Project Name/Number: OFAC Trade or Economic Sanctions Limitation/R63003OFAC 0710

# **Correspondence Summary**

### **Dispositions**

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	08/04/2010	08/04/2010

Company Tracking Number: R630030FAC 0710

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Health Insurance

Project Name/Number: OFAC Trade or Economic Sanctions Limitation/R63003OFAC 0710

## **Disposition**

Disposition Date: 08/04/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: R630030FAC 0710

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Health Insurance

Project Name/Number: OFAC Trade or Economic Sanctions Limitation/R63003OFAC 0710

Schedule	Schedule Item	Schedule Item Status	<b>Public Access</b>
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Submission Cover Letter and Flesch Certification	Approved-Closed	Yes
Form	Trade or Economic Sanctions Limitation Rider	Approved-Closed	Yes

Company Tracking Number: R630030FAC 0710

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Health Insurance

Project Name/Number: OFAC Trade or Economic Sanctions Limitation/R63003OFAC 0710

### Form Schedule

Lead Form Number: R63003OFAC 0710

Schedule	_	Form Type	e Form Name	Action	Action Specific	Readability	Attachment
Item	Number				Data		
Status							
Approved-	R63003OF	Certificate	Trade or Economic	Initial		55.000	OFAC Notice
Closed	AC 0710	Amendmen	Sanctions Limitation				R63003OFAC
08/04/2010	)	t, Insert	Rider				0710.pdf
		Page,					
		Endorseme	)				
		nt or Rider					



## **Combined Insurance Company of America**

(called We, Our and Us) 5050 Broadway, Chicago, Illinois 60640

#### POLICY/CERTIFICATE AMENDMENT

This rider is attached to and made part of Policy No. [CUH123456] issued by Combined Insurance Company of America to [ABC Policyholder].

Effective [January 1, 2011], this rider amends the Policy and Certificate by adding the following provision:

#### **Trade or Economic Sanctions Limitation Rider**

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

For Combined Insurance Company of America.

Chairman and Chief Executive Officer Secretary

Company Tracking Number: R63003OFAC 0710

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Health Insurance

Project Name/Number: OFAC Trade or Economic Sanctions Limitation/R63003OFAC 0710

## **Supporting Document Schedules**

Item Status: Status

Approved-Closed

Approved-Closed

Item Status:

Approved-Closed

Date:

08/04/2010

Bypassed - Item: Flesch Certification

Bypass Reason: See submission cover letter

**Comments:** 

Item Status: Status

Date:

08/04/2010

Bypassed - Item: Application

Bypass Reason: Not applicable to this submission

**Comments:** 

Status Date:

08/04/2010

Bypassed - Item: Health - Actuarial Justification

Bypass Reason: Not applicable to this submission

Comments:

Status Date:

08/04/2010

Bypassed - Item: Outline of Coverage

Bypass Reason: Not applicable to this submission

Comments:

Approved-Closed

**Item Status:** 

Item Status: Status

Date:

Bypassed - Item: PPACA Uniform Compliance Approved-Closed 08/04/2010

Summary

Bypass Reason: Not applicable to this submission

Comments:

Company Tracking Number: R630030FAC 0710

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: Health Insurance

Project Name/Number: OFAC Trade or Economic Sanctions Limitation/R63003OFAC 0710

Item Status: Status

Date:

Satisfied - Item: Submission Cover Letter and Approved-Closed 08/04/2010

Flesch Certification

Comments:

Attachment:

AR Submission Letter.pdf



July 14, 2010

Mr. Jay Bradford Insurance Commissioner Insurance Department 1200 West Third Street Little Rock, Arkansas 72201-1904

Attention: Life and Health Division

Re: Combined Insurance Company of America

NAIC Number: 626-62146 Form No. R630030FAC 0710

Mr. Bradford

We enclose, for filing, the group insurance form listed below. This is a new form and is not intended to replace any previously filed form. The variable material in this form has been indicated by brackets.

Form Number Description

R63003OFAC 0710 Trade or Economic Sanctions Limitation Rider

This rider is intended to comply with the Office of Foreign Assets Control (OFAC) requirements. OFAC, an office of the United States Treasury Department, administers and oversees a series of laws that impose economic sanctions against certain entities and individuals in order to further U.S. foreign policy and security goals against targeted foreign countries and regimes, terrorists, narcotics traffickers and those engaged in activities related to weapons of mass destruction. OFAC maintains a List of Specifically Designated Nationals and Blocked Persons (SDN) with whom and with which we are prohibited from transacting business. Violations of OFAC occur when an insurance carrier binds policies or pays claims or otherwise facilitates transactions with individuals or entities on the prohibited list. Therefore, Combined Insurance Company of America, in an effort to comply with OFAC regulations, excludes coverage for these individuals or entities.

These forms are being submitted concurrently to the Department of Insurance of our Home State, Illinois.

We certify that, in our judgment, the form in this submission complies with the requirements of Ark. Stat. Ann. Sections 23-80-201 through 23-80-208, cited as the Life and Disability Insurance Policy Language Simplification Act. The form has been scored for the Flesch reading ease test using the computer service to which we subscribe. The test was applied to the entire form and the score for the form is shown below.

<u>Form</u>	Flesch Score		
R63003OFAC 0710	55.0		

This form is printed in not less than ten point type, one point leaded.

The actual effective date of this form will vary according to each group contract holder's needs. We wish to place the form in use upon acceptance for filing by the Department.

If there are any questions regarding this filing, please feel free to call Andrew Mead at (732) 945-2320.

Very truly yours,

Jaede A. Barg

Senior Vice President & Managing Director